

We claim:

1. A financial information and services selection system for coordinating consumer selection of financial services, comprising:

a database of provider information including identification of affiliated providers, the services offered by the providers and categories of customers served by the providers and incentives offered by the providers;

an incentive information database including identification of incentives offered in exchange for selecting affiliated providers, levels of incentives offered and qualification requirements for each incentive and incentive level;

a user registration module allowing registration of a consumer in order to allow selection of providers, the user registration module receiving user information and preferences for use in choosing affiliated providers to be presented for selection by a user;

a selection module for coordinating selection by a consumer of affiliated providers and managing qualification for and delivery of incentives offered for selecting affiliated providers.

2. The system of claim 1, further including a user information database for storing user information collected by the registration module.

3. The system of claim 2, wherein the selection module selects affiliated providers to be offered to the user, the selection of providers being based on user information and user preference information stored in the user information database.

4. The system of claim 3, wherein the selection module collects information identifying affiliated service providers and presents this information to the user in the form of one or more hypertext pages including hypertext links directing the user to resources providing further information and allowing the user to conduct transactions.

5. The system of claim 4, wherein the selection module receives and stores information indicating that the user has entered into a transaction with an affiliated provider.

6. The system of claim 5, wherein the information indicating that the user has entered into a transaction with an affiliated provider includes an indication that the user has
5 qualified for an incentive.

7. The system of claim 6, further comprising an information database including educational information about financial transactions of potential interest to consumers, and wherein the selection module is operative to examine user information to identify educational information of likely interest to the user and organize the information for presentation to the user
10 upon user requests.

8. The system of claim 7, wherein one or more of the affiliated providers is a mortgage lender and wherein the system allows selection of a provider of mortgage financing, with the mortgage financing being accompanied by a mortgage insurance policy underwritten by a designated provider.

9. A method of promotion of financial services to consumers, comprising the steps
15 of:

collecting and storing registration information from a user in order to identify likely user needs and preferences;

identifying potential service providers for financial services likely to be required by the
20 user;

presenting information and tools for allowing user selection of a desired provider, as well as information about incentives offered for selecting from a set of designated providers;

upon user selection of a desired provider and entry into a transaction with the provider, receiving qualification information indicating the user's eligibility for an incentive; and validating the qualification information and allowing the user to select and claim the desired incentive.

5 10. The method of claim 9, further comprising a step of assembling and storing educational information of interest to consumers.

 11. The method of claim 10, further comprising a step of selecting educational information and presenting it to a user based on user preferences and requests.

 12. The method of claim 11, wherein the step of presenting information and tools for
10 allowing user selection of a desired provider comprises assembling the information and tools in the form of one or more hypertext pages and presenting the pages for display using a hypertext browser residing on a user operated computer.

 13. The method of claim 12, wherein one or more of the hypertext pages includes a set of hypertext links to provider information, each of the links to provider information pointing
15 to information and tools for conducting a transaction with a specified provider.

 14. The method of claim 13, wherein the step of receiving qualification information includes receiving an authenticating code furnished by a provider with which the user conducts the transaction and updating the stored registration information with the qualification information.

20 15. The method of claim 14, wherein the transaction is the securing of mortgage financing with a selected provider, the mortgage financing being accompanied by mortgage insurance underwritten by a designated provider.